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CUSTOMER NO.: 27614

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Re: Our file: 97171-00006
Applicants: Steven C. Halper and Constance A. Wilson
Serial No.: 09/993,072
Filing Date: 11/13/2001
Title: Predatory Lending Detection System and Method Therefor

Examiner: Kirsten Sachwitz Apple
Art Unit: 3693

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

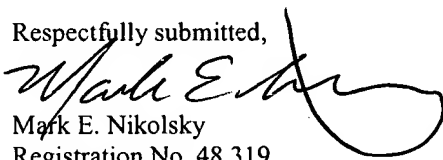
1. Transmittal of Information Disclosure Statement
2. Form PTO-1449 (2 pages)
3. Transmittal Sheet
4. Postcard Receipt

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

5/3/2007
Date

Respectfully submitted,


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Check One and Complete:

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By: 
Janelle Fava

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application Of: Steven C. Halper and Constance A. Wilson

Application No. Filing Date

09/993,072

11/13/2001

Examiner

Kirsten Sachwitz Apple

Customer No.

27614

Group Art Unit

3693

Confirmation No.

7208

Title: Predatory Lending Detection System and Method Therefor

Address to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**37 CFR 1.97(b)**

1. ☐ The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. ☒ The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

☐ the statement specified in 37 CFR 1.97(e);**OR**☒ the fee set forth in 37 CFR 1.17(p).05/07/2007 AWONDAF1 00000007 503571 09993072
01 FC:1006 100.00 DA

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
97171-00006

In Re Application of: **Steven C. Halper and Constance A. Wilson**

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/993,072	11/13/2001	Kirsten Sachwitz Apple	27614	3693	7208

Title: **Predatory Lending Detection System and Method Therefor**

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

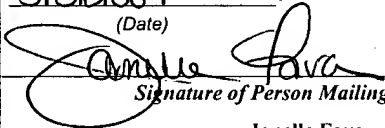
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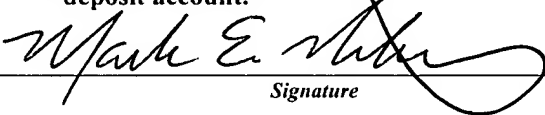
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Signature

Dated: 5/3/2007

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CC:

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)



Docket Number (Optional) 97171-00006	Application Number 09/993,072
Applicant(s) Halper, et al.	
Filing Date 11/13/2001	Group Art Unit 3693

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	1	6,993,505	01/31/2006	Katz, et al.	705	38	08/20/1997
	2	6,985,886	01/10/2006	Broadbent, et al.	705	38	08/24/2000
	3	6,820,069	11/16/2004	Kogan, et al.	706	46	06/16/2000
	4	6,029,149	02/22/2000	Dykstra, et al.	705	38	04/26/1999
	5	6,021,397	02/01/2000	Jones, et al.	705	36	12/02/1997

U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6	US 2004/0117302 A1	06/17/2004	Weichert, et al.	705	40	12/16/2002
	7	US 2003/0229581 A1	12/11/2003	Green, et al.	705	38	05/07/2003
	8	US 2002/0052835 A1	05/02/2002	Toscano	705	38	04/30/2001
	9	US 2001/0042785 A1	11/22/2001	Walker, et al.	235	379	05/08/2001

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED
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INFORMATION DISCLOSURE CITATION

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Docket Number (Optional)

97171-00006

Application Number

09/993,072

Applicant(s)

Halper, et al.

Filing Date

11/13/2001

Group Art Unit

3693

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	10	6,006,242	12/21/1999	Poole, et al.	707	531	04/05/1996
	11	5,673,402	09/30/1997	Ryan, et al.	395	238	08/17/1992

U.S. PATENT APPLICATION PUBLICATIONS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

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